

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Gregory Newton**
Lynnett Newton
Debtor(s)

Case No.
Chapter 13 Proceeding

DEBTOR(S)' CHAPTER 13 PLAN ☐ **AMENDED**
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Plan Summary

- A.** The Debtor's Plan Payment is scheduled at \$2,125.00 Monthly ☒ Pay Order, ☐ Direct Pay for 60 months. The gross amount to be paid into the plan is \$127,500.00.
- B.** The Plan proposes to pay all allowed priority, special class and secured claims and approximately 100% of the unsecured allowed claims. **THIS PLAN DOES NOT ALLOW CLAIMS.** You must file a proof of claim to receive distributions under any plan. Other than adequate protection payments, disbursements will begin after entry of an order of confirmation of the plan.
- C.** Value of non-exempt assets \$2,357.25.
- D.** Current monthly income \$9,601.72, - expenses \$7,501.61 = available for Plan \$2,100.11.
- E.** The total amount to be paid into the Plan shall be increased for tax refunds as set forth in the Standing Order for Chapter 13 Case Administration in this Division. These additional receipts shall be disbursed according to the provisions of the Plan. IRS or Debtor(s) are directed to forward refund to the Trustee.

Special Plan Provisions

Attorney's Fees

The attorney's fees are \$3,500.00 and are to be paid with a distribution of \$1,000.00 in the first disbursement after confirmation and distributions are to continue thereafter at the rate of \$250.00 a month until paid in full.

Plan Provisions

I. Vesting of Estate Property

Upon confirmation of the plan, all property of the estate shall vest in the Debtor(s), and shall not remain as property of the estate subject to the automatic stay of 11 U.S.C. §362.

II. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to assume the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
Suzie Gole	resid. lease	Assumed	No

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to reject the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
AT&T	Telephone service	Rejected	No

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Continuation Sheet # 1

III. Specific Treatment for Payment of Allowed Claims

1. DIRECT PAYMENTS BY DEBTOR TO CREDITORS; SURRENDER OF COLLATERAL

A. Debtor shall pay the following creditors directly:

Creditor Name	Remarks	Debt Amount	Monthly Payment
Chase Auto Finance	pay full claim	\$38,985.10	\$699.99
Volkswagen Credit	pay full clim	\$20,256.81	\$418.30

B. Debtor shall surrender the following collateral:

Creditor Name / Collateral Surrendered	In Full Satisfaction (Yes/No)	Debt Amount
Bank of America Home Loan Servicing 8381 So. McGregor Ln., West Jordan, UT 84088	No	\$244,033.39
Salt Lake County Treasurer 8381 So. McGregor Ln., West Jordan, UT 84088	No	\$1,484.99

C. Creditor's Direct Communication With Debtors

Creditors whose claims are scheduled to be paid directly by the debtor(s), including creditors with claims secured by real property or vehicles, are authorized to send monthly statements to the debtor(s). They are also authorized to communicate directly with the debtor(s) in response to a debtor's questions about monthly payments, escrow accounts, account balances, increases in monthly payments, and other routine customer service inquiries.

2. PAYMENTS BY TRUSTEE

A. Administrative Expenses (including Attorney's fees)

The Trustee may receive up to 10% of all sums disbursed, except on any funds returned to the debtor.

Creditor	Estimated Amount of Debt	Monthly Payment Amount	
Cantu & Hickson, P.C.	\$2,500.00	Month(s) 1-1	\$1,000.00
		Month(s) 2-7	\$250.00

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Continuation Sheet # 2

B. Ongoing Mortgage Payments

The Trustee shall pay all post-petition monthly mortgage payments on claims against real property that were delinquent on the petition date ("Ongoing Mortgage Payments"). The Ongoing Mortgage Payments will be in the amount stated in the allowed proof of claim or as fixed by Court order. If the debtor makes a Plan payment that is insufficient for the Trustee to disburse all Ongoing Mortgage Payments required below, such payments will be disbursed in the order listed below. The Trustee shall hold debtor payments until a sufficient amount is received to make a full Ongoing Mortgage Payment. The debtor shall provide to the Trustee all notices received from Mortgage Creditors including statements, payment coupons, impound and escrow notices, default notifications, and notices concerning changes of the interest rate on variable interest rate loans. The automatic stay is modified to permit Mortgage Creditors to issue such notices. Changes to the monthly Ongoing Mortgage Payment or the addition of post-petition mortgage fees and charges shall be effectuated pursuant to the *Standing Order Relating to Ongoing Mortgage Payments in Chapter 13 Cases in the Austin Division*.

Mortgage Creditor / Property Address	Monthly Mortgage Payment (proof of claim controls)	Monthly Late Charge	Interest Rate	Payment Due Date	Paid by Trustee OR Paid Direct by Debtor (select one)
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C. Secured Claims - Mortgage Arrearage, Real Property

The Plan will cure pre-petition arrearage claims pursuant to the payment schedule set forth below. The allowed arrearage claim will be the amount of the allowed proof of claim or as fixed by court order.

Creditor / Property Address / Description of Collateral	Estimated Claim	Mo. Pmt or Method of Disbursement	Interest Rate (if applicable)	Other Remarks
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D. Secured Claims - Personal Property; Adequate Protection Payments; MOTIONS TO VALUE COLLATERAL

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the full amount of the claim, as specified below, plus interest thereon at the rate specified in this Plan. FAILURE OF THE SECURED CREDITOR TO OBJECT TO THE PROPOSED VALUE WILL BE DEEMED ACCEPTANCE OF THE PLAN UNDER SECTION 1325(a)(5)(A). Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section III(2)(F).

In the first disbursement following the filing of a claim by a creditor holding an allowed claim secured by personal property, the Trustee shall commence making adequate protection payments in the amount set out below, unless otherwise ordered by the Court. Such payments shall cease upon confirmation of the plan.

Creditor/Collateral	Adequate Protection Payment	Other Treatment/Remarks
Bank of the West 2008 Carbon Lite trailer	\$100.00	
HSBC Retail Services/ Best Buy Television, Laptop, PS3	\$10.00	

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Continuation Sheet # 3

The Debtor moves to value collateral described below in the amounts indicated. The Debtor(s) declares, under penalty of perjury, that the foregoing values as stated in the above Motion and the Plan for the secured debt are true and correct and to the best of their knowledge represent the replacement value, pursuant to Section 506(a)(2), of the assets held for collateral.

/s/ Gregory Newton

Gregory Newton, Debtor

/s/ Lynnett Newton

Lynnett Newton, Joint Debtor

Objections to Valuation of collateral proposed by this plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. Following confirmation of the plan, monthly payments shall be made as follows:

Creditor / Collateral	Est. Claim	Value of Collateral	Monthly Payment	Interest Rate	Pay Value of Collateral (OR) Pay Full Amount of Claim (select one)
Bank of the West 2008 Carbon Lite trailer	\$23,567.02	\$14,000.00	Pro-Rata	5.25%	Pay Value of Collateral
HSBC Retail Services/ Best Buy Television, Laptop, PS3	\$2,367.39	\$1,500.00	Pro-Rata	5.25%	Pay Value of Collateral

Secured creditors shall retain their liens on the collateral which is security for their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or discharge under 11 U.S.C. Section 1328. In addition, if this case is dismissed or converted without completion of the plan, such liens shall also be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

E. Priority Creditors

Creditor	Estimated Amount of Debt	Payment Method 1. Before 2. After 3. Along With Secured Creditors	Remarks
Anne Farrell	\$6,432.00	Along With	
Internal Revenue Service	\$8,144.07	Along With	

F. General Unsecured Creditors, [including claims from rejection of contracts, leases and contracts for deed]. Unless otherwise provided below, payments to creditors with allowed general unsecured claims shall be made on a pro rata basis as funds become available after payment of other creditors. It is estimated that distribution to the general unsecured creditors will commence in the 18th month of the Plan.

G. Cure claims on Assumed Executory Contracts, Contracts for Deed & Leases:

Creditor	Estimated Amount of Debt	Monthly Payment or Method of Disbursement	Remarks
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Continuation Sheet # 4

Totals:

Administrative Claims	<u>\$2,500.00</u>
Arrearage Claims	<u>\$0.00</u>
Secured Claims	<u>\$15,500.00</u>
Priority Claims	<u>\$14,576.07</u>
Unsecured Claims	<u>\$80,627.36</u>
Cure Claims	<u>\$0.00</u>

H. Supplemental Plan Provisions**(a) MOTION TO AVOID LIENS UNDER 11 U.S.C. § 522(f)**

Debtor moves to avoid the following liens that impair exemptions. Objections to Lien Avoidance as proposed in this plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. (Debtor must list the specific exempt property said lien impairs and the basis of the lien, i.e. judicial, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks

IV. General Information**NOTICE: Local Rule 3002 provides, in part:**

"Every Creditor filing a Proof of Claim in all cases shall transmit a copy with attachments, if any, to the Debtor's Attorney (or the Debtor if the Debtor is pro se) and the Trustee appointed in the case."

Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. The deadline for the filing of objections to confirmation is ten days prior to the confirmation hearing.

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DEBTOR(S)' CHAPTER 13 PLAN ☐ ***AMENDED***
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Continuation Sheet # 5

Respectfully submitted this date: 12/6/2010.

/s/ Gregory Newton

Gregory Newton
3477 Flowstone Lane
Round Rock, TX 78681
(Debtor)

/s/ Lynnett Newton

Lynnett Newton
3477 Flowstone Lane
Round Rock, TX 78681
(Joint Debtor)

/s/ Eddie Cantu/Elizabeth Hickson

Eddie Cantu/Elizabeth Hickson
4833 Spicewood Springs Rd.
Suite 200
Austin, TX 78759
Phone: (512) 346-8597 / Fax: (512) 346-2047
(Attorney for Debtor)

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Gregory Newton**
Debtor

CASE NO.

Lynnett Newton
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on December 6, 2010, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Eddie Cantu/Elizabeth Hickson

Eddie Cantu/Elizabeth Hickson
Bar ID:03767050/0958600
Cantu & Hickson, P.C.
4833 Spicewood Springs Rd.
Suite 200
Austin, TX 78759
(512) 346-8597

American Express
xxxx-xxxxxx-x2004
P.O. Box 981535
El Paso, TX 79998-1531

Bank of America Home Loan Servicing
xxxxx9192
P.O. Box 5170
Simi Valley, CA 93062-5170

Cash Net USA.Com
200 W. Jackson Blvd. 14th floor
Chicago, IL 60606-6941

American Express
xxxxxxxx1002
P.O. Box 981535
El Paso, TX 79998-1531

Bank of the West
xxxxx1150
PO Box 4002
Concord, CA 94524-4002

Chase Auto Finance
xxxxxxxxxxx5304
PO Box 901076
Fort Worth, TX 76101-2076

Anne Farrell
2130 North Brandywine St.
Arlington, VA 22207

Capital One Bank
xxxx-xxxx-xxxx-0121
P.O. Box 60599
City of Industry, CA 91716-0599

Citi Cards
xxxx-xxxx-xxxx-4498
P.O. BOX 142319
Irving, TX 75014-2319

AT & T
PO Box 989049
W. Sacramento, CA 95798-9049

Cardmember Service/ Chase
xxxx-xxxx-xxxx-4521
P.O. Box 15298
Wilmington, DE 19850-5298

City of West Jordan
xxxxx4001
800 S. Redwood Rd.
West Jordan, UT 84088

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
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IN RE: **Gregory Newton**
Debtor

CASE NO.

Lynnett Newton
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Deborah B. Langehennig
3801 Capital of Texas Highway, So.
Suite 320
Austin, TX 78704

HSBC Retail Services/ Best Buy
xxxxxxxxxxxx1904
PO Box 15521
Wilmington, DE 19850-5521

Nationwide Credit, Inc.
xxxx-xxxxxx-x2004
2015 Vaughn Road, Buld 400
Kennesaw, GA 30144-7802

Discover
xxxxxxxx7286
PO Box 29033
Phoenix, AZ 85038-9033

Internal Revenue Service
xxxxx5397
P.O. Box 21126
Philadelphia, PA 19114

Reward Zone Program Mastercard
xxxx-xxxx-xxxx-0955
P.O. Box 80045
Salinas, CA 93912-0045

Discover
xxxxxxxx1999
PO Box 29033
Phoenix, AZ 85038-9033

Kohl's
xxxxxx2900
PO BOX 2983
Milwaukee, WI 53201-2983

Salt Lake County Treasurer
xxxxxxxx0000
2001 South State St. #N1200
P.O. Box 410418
Salt Lake City, UT 84141-0418

Goodyear Credit Plan
xxxxxxxxxxxx2679
PO Box 653054
Dallas, TX 75265-3054

Lundberg and Associates
3269 So. Main #100
Salt Lake City, UT 84115

Sears Credit Cards
xxxxxxxxxxxx8217
PO Box 6283
Sioux Falls, SD 57117-6283

Gregory Newton
3477 Flowstone Lane
Round Rock, TX 78681

Macy's
xxxxxxx0120
Bankruptcy Processing
PO Box 8053
Mason, OH 45040

Verizon Wireless
xxxxxxxxxxx0001
5175 Emerald Pkwy
Dublin, OH 43017

HSBC Card Services
xxxx-xxxx-xxxx-5002
PO Box 80084
Salinas, CA 93912-0084

Mountain America Credit Union
xxxx0853
P.O. Box 9001
West Jordan, UT 84084-9001

Volkswagen Credit
xxxxx9423
PO Box 3
Hillsboro, OR 97123-003

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Gregory Newton, Debtor**
Lynnett Newton, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)

The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$194.71	\$353.93	\$353.14	\$352.33	\$351.54	\$350.74
Bank of the West	\$14,000.00	5.25%	\$605.03	\$425.65	\$777.15	\$778.78	\$780.42	\$782.06	\$783.69
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$1,000.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$45.61	\$83.27	\$83.44	\$83.62	\$83.79	\$83.97
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$246.53	\$448.15	\$447.14	\$446.13	\$445.11	\$444.10
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$349.94	\$401.64	\$400.73	\$399.81	\$398.89	\$397.98
Bank of the West	\$14,000.00	5.25%	\$605.03	\$785.33	\$905.30	\$907.18	\$909.06	\$910.94	\$912.82
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$84.14	\$97.00	\$97.20	\$97.40	\$97.60	\$97.80
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$443.09	\$508.56	\$507.39	\$506.23	\$505.07	\$503.90
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$397.05	\$396.14	\$395.22	\$394.31	\$393.38	\$150.52
Bank of the West	\$14,000.00	5.25%	\$605.03	\$914.70	\$916.58	\$918.45	\$920.33	\$922.21	\$354.38
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$98.01	\$98.20	\$98.41	\$98.60	\$98.82	\$37.97
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$502.74	\$501.58	\$500.42	\$499.26	\$498.09	\$190.58
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$733.45
DISTRIBUTION TO GENERAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,179.05
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank of the West	\$14,000.00	5.25%	\$605.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
BEGINNING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:				\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:				\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:				\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30

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IN RE: **Gregory Newton, Debtor**
Lynnett Newton, Joint Debtor

CASE NO **Unknown**

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Anne Farrell	\$6,432.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank of the West	\$14,000.00	5.25%	\$605.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 31	MONTH 32	MONTH 33	MONTH 34	MONTH 35	MONTH 36
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank of the West	\$14,000.00	5.25%	\$605.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 37	MONTH 38	MONTH 39	MONTH 40	MONTH 41	MONTH 42
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank of the West	\$14,000.00	5.25%	\$605.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 43	MONTH 44	MONTH 45	MONTH 46	MONTH 47	MONTH 48
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank of the West	\$14,000.00	5.25%	\$605.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 49	MONTH 50	MONTH 51	MONTH 52	MONTH 53	MONTH 54
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank of the West	\$14,000.00	5.25%	\$605.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Gregory Newton, Debtor**
Lynnett Newton, Joint Debtor

CASE NO **Unknown**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

<u>CREDITOR NAME</u>	<u>AMOUNT</u>	<u>INT RATE</u>	<u>INT PAID</u>	<u>MONTH 55</u>	<u>MONTH 56</u>	<u>MONTH 57</u>	<u>MONTH 58</u>	<u>MONTH 59</u>	<u>MONTH 60</u>
Anne Farrell	\$6,432.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank of the West	\$14,000.00	5.25%	\$605.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cantu & Hickson, P.C.	\$2,500.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HSBC Retail Services/ Best Buy	\$1,500.00	5.25%	\$64.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue Service	\$8,144.07	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
NEW BALANCE:	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00	\$2,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DISTRIBUTION TO GENERAL UNSECURED:	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50	\$1,912.50
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50	\$212.50
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00